

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Erin M. Kocotis

Debtor

Case No. 19-10282-mdc

Chapter 13

District/off: 0313-2

User: admin

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Date Rcvd: Feb 26, 2024

Form ID: 138OBJ

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2024:

Recip ID	Recipient Name and Address
db	+ Erin M. Kocotis, 4221 Fairdale Road, Philadelphia, PA 19154-3703
14262967	+ HSBC BANK USA, N.A., c/o Francis T. Tarlecki, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14378905	HSBC BANK, USA, N.A., C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14555873	HSBC Bank USA, N.A., Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14259101	+ Margaret Gairo, Esq., 123 South Broad Street, Suite 2080, Philadelphia, PA 19109-1031
14259105	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14259113	+ Udren Law Offices, PC, 111 Woodcrest Road, Suite 200, Cherry Hill NJ 08003-3620

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 27 2024 00:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Feb 27 2024 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14269937	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 27 2024 00:27:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
14259085	+ Email/Text: bncnotifications@pheaa.org	Feb 27 2024 00:27:00	Aes/pheaafrn, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14259086	+ Email/Text: EBNProcessing@afni.com	Feb 27 2024 00:27:00	Afni, ATTN: Bankruptcy, PO Box 3097, Bloomington, IL 61702-3097
14259087	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 27 2024 00:27:00	AmeriCredit/GM Financial, PO Box 183853, Arlington, TX 76096-3853
14259092	Email/Text: megan.harper@phila.gov	Feb 27 2024 00:27:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14259093	Email/Text: megan.harper@phila.gov	Feb 27 2024 00:27:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14380275	Email/Text: megan.harper@phila.gov	Feb 27 2024 00:27:00	Water Revenue Bureau, Pamela Eichert Thurmond, Tax & Revenue Unit, 1401 John F. Kennedy Blvd, 5th Floor, Philadelphia, PA 19102
14259095	Email/Text: cfcbbackoffice@confinco.com	Feb 27 2024 00:27:00	Continental Finance Co, PO Box 8099, Newark, DE 19714
14259088	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2024 00:38:41	Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253
14259089	+ Email/PDF: MerrickBKNotifications@Resurgent.com		

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14259090	+ Email/Text: ecf@ccpclaw.com	Feb 27 2024 00:38:36	Cardworks/CW Nexus, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14259094	+ Email/Text: bankruptcy@philapark.org	Feb 27 2024 00:27:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14259096	+ Email/Text: bankruptcy@credencerm.com	Feb 27 2024 00:27:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14295612	Email/Text: BKCourtNotices@yourmortgageonline.com	Feb 27 2024 00:27:00	Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300
14277217	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 27 2024 00:27:00	HSBC Bank USA, N.A., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14259097	Email/Text: bankruptcycourts@equifax.com	Feb 27 2024 00:27:00	ECMC, PO BOX 16408, St Paul, MN 55116-0408
14259098	^ MEBN	Feb 27 2024 00:25:03	Equifax, P.O. Box 740241, Atlanta, GA 30374
14259099	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 27 2024 00:27:00	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14264037	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2024 00:38:41	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14259100	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2024 00:38:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14264035	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 27 2024 00:38:41	LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497
14277748	+ Email/Text: bankruptcyydpt@mcmcg.com	Feb 27 2024 00:27:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14259102	+ Email/Text: Bankruptcies@nragroup.com	Feb 27 2024 00:27:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14259103	+ Email/Text: nsm_bk_notices@mcooper.com	Feb 27 2024 00:27:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
14259104	+ Email/PDF: cbp@omf.com	Feb 27 2024 00:38:46	Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14259108	^ MEBN	Feb 27 2024 00:25:06	Onemain, Po Box 1010, Evansville, IN 47706-1010
14282700	+ Email/Text: blegal@phfa.org	Feb 27 2024 00:27:00	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14274899	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2024 00:38:42	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 15206, HARRISBURG, PA 17105-5206
14259946	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2024 00:38:46	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14259106	+ Email/Text: blegal@phfa.org	Feb 27 2024 00:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14259107	Email/Text: bankruptcygroup@peco-energy.com	Feb 27 2024 00:27:00	Pa Housing Finance Age, PO Box 8029, Harrisburg, PA 17105-8029
14259109	+ Email/Text: BKEBN-Notifications@ocwen.com	Feb 27 2024 00:27:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14259110	+ Email/Text: bankruptcy@philapark.org	Feb 27 2024 00:27:00	Phh Mortgage Service, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
14259111	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2024 00:38:41	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1540
14297966	+ Email/Text: bkteam@selenefinance.com	Feb 27 2024 00:27:00	Portfolio Recovery, PO Box 41021, Norfolk, VA 23541-1021
			SELENE FINANCE, LP, 9990 Richmond Ave.

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14533178	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 27 2024 00:27:00	Suite 400 South, Houston, TX 77042-4546
14262945	+ Email/PDF: ebn_ais@aisinfo.com	Feb 27 2024 00:38:36	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village CO 80111-4720
14259112	Email/Text: DASPUBREC@transunion.com	Feb 27 2024 00:27:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14259114	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 27 2024 00:27:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14259115	Email/Text: bankruptcytn@wakeassoc.com	Feb 27 2024 00:27:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
			Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14282779	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14283377	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096
14259091	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:

Name Email Address

ADAM BRADLEY HALL on behalf of Creditor HSBC BANK USA N.A. amps@manleydeas.com

ALEXANDRA T. GARCIA on behalf of Defendant HSBC Bank USA, N.A. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com

ALEXANDRA T. GARCIA on behalf of Creditor HSBC BANK USA N.A. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com

FRANCIS THOMAS TARLECKI on behalf of Creditor HSBC BANK USA N.A. ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com

HAROLD N. KAPLAN

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on behalf of Creditor Selene Finance LP hkaplan@rasnj.com

JEROME B. BLANK

on behalf of Creditor HSBC BANK USA N.A. jblank@pincuslaw.com, mmorris@pincuslaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LAUREN BERSCHLER KARL

on behalf of Creditor Selene Finance LP lkarl@rascrane.com, lbkarl03@yahoo.com

MICHAEL A. CATALDO

on behalf of Plaintiff Erin M. Kocotis mcataldo@gsbblaw.com
bkdocs@gsbblaw.com;cataldo.michaelr112072@notify.bestcase.com

MICHAEL A. CIBIK

on behalf of Debtor Erin M. Kocotis help@cibiklaw.com
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

THOMAS SONG

on behalf of Creditor HSBC BANK USA N.A. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 12

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Erin M. Kocotis

Debtor(s)

Case No: 19-10282-mdc
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 2/26/24